

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Willie Lowe executed a Deed of Trust to K. Winston, Trustee for the benefit of CitiFinancial, Inc., on September 8, 2004 and recorded on September 10, 2004 in Book 207, Page 503 in the Office of the Register of Scott County, Tennessee.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust Computershare Delaware Trust Company, not in its individual capacity, but solely as owner trustee of BRAVO Residential Funding Trust 2023-RPL1 (the "Holder"), appointed the undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on October 2, 2025, at 12:00 PM at 283 Court Street, Huntsville, TN 37756 at the Scott County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Scott County, TN:

The real property which is the subject of this conveyance instrument being more particularly described as follows:

Located in the First (1st) Civil District of Scott County, Tennessee, lying in the Norma Community in the area east of New River and the Tennessee Railroad, and located on the north side of and adjoining the River Road, and identified on the records of the Scott County Tax Assessor as Map 115, Parcel 78, and more fully described by metes and bounds by following directive calls, to-wit:

First Tract:

Beginning on a stone in the east corner of J.B. Carson lot near New River LBR. Co. Line, running thence Northeast 102 1/4 feet to a stake, thence Southwestwardly 102 1/4 feet to a stake, thence Southwest 102 1/4 feet to a stake, thence running Southwardly 102 1/4 feet with J.B. Carson's line to the beginning.

Second Tract:

Being the lands formerly owned by J.F. Hatfield then by New River LBR. Co., then Davidson LBT. Co. also R.T. Welch beginning as follows:

On a post oak in edge of County Road about 400 feet S.E. of the old school building running northward with County Road 378 feet to L.C. Pennington corner, westward with public passway to M.E. Church 345 feet to the southeast corner of J.C. Murley's lot, thence S.E. 75 feet to a set stone, thence Eastward 607 feet to the beginning, containing 1 1/2 acres, more or less.

This being the same property conveyed to Willie Lowe and wife, Shirley A. Lowe from Betty J. Sharpe, by deed dated 12/21/1989 and recorded 01/08/1990 in Book 186 Page 569, and

being the same property conveyed from Galen Sharpe by deed dated 11/30/1989 and recorded 12/07/1989 in Book 186, Page 425, Scott County records, State of Tennessee.

Street Address: 120 Wiley Lane Huntsville, TN 37756

Parcel Number: 115 078.00 000

Current Owner: Jeffrey Lowe, a life estate interest, and the remainder interest unto Chesley Lowe, Justice Duncan, Alexis Duncan and Megan Duncan

Other Interested Party(ies): Alexis Duncan, Chelsey Lowe aka Chelsea Renee Lowe, Jeffrey Dee Lowe aka Jeffrey Lowe, Justice Duncan and Megan Duncan

NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at www.anchorposting.com.

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time. This office is attempting to collect a debt. Any information obtained will be used for that purpose.

McMichael Taylor Gray LLC
Substitute Trustee
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
Office: 404-474-7149
Fax: 404-745-8121
MTG File No.: TN2025-00196